

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Amy Lauer et al.

Examiner: Cassandra Hope Davis

Serial No.: 10/804,796

Group Art Unit: 3611

Filed: March 18, 2004

Docket: T634.105.101

Title: PERSONALIZED FINANCIAL TRANSACTION CARDS AND METHODS

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the January 3, 2007 Office Action and in and in view of the February 21, 2007 personal interview with Examiner Cassandra Davis, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 9 of this paper.